

**FINAL -- Publish timing/news embargo: Monday, July 21 at 11:30 am MT**

## **Study: Business Traveler, Travel Manager, CFO Comfort Levels with AI**

By SAP Concur

AI adoption is accelerating and, as a company that has been using AI in our travel and expense solutions for over a decade, we're energized to see business travelers and travel managers take advantage of this emerging technology.

But change rarely happens without some growing pains. We understand that AI adoption is a journey and not a one-stop destination, which is why we offer choice and support customers in determining where AI can be most beneficial.

To understand how the industry is adapting, we queried business travelers, travel managers, and—for the first time—CFOs in our seventh annual SAP Concur Global Business Travel Survey. Here's what we found:

**Nearly nine in 10 business travelers globally (88%) say they'd be comfortable using AI-powered automation for some elements of business travel, like booking, re-booking, or managing expenses—though there is a difference in comfort levels regarding when they use it.**

- From a regional perspective, even more U.S. business travelers (94%) are comfortable using AI-powered automation for some elements of business travel. Globally, comfort levels are highest with Gen Z (95%) and millennial (91%) travelers compared to Gen X (78%) and baby boomer (65%) travelers.
- More than two in five business travelers globally (44%) are comfortable using AI to re-book or make changes before a trip, and nearly as many (39%) are comfortable with AI curating travel options during the initial booking. Slightly fewer travelers globally (31%) are comfortable with using AI to re-book or make changes during a trip.
- Likewise, travel managers globally are also more at ease if travelers use AI prior to travel. Sixty-seven percent think it is fine for travelers to use it to re-book or make changes before the trip, compared to 57% who are comfortable with this during a trip.
- A nearly equal percentage of business travelers (30%) and travel managers (28%) are comfortable with AI being used to complete expense reports after the trip.

**AI-enabled booking is still a new experience for business travelers, so it's no surprise many lean toward using traditional options—but we expect this to change as employee enablement grows, and comfort levels increase.**

- When asked about their preferred booking experience, 33% of business travelers globally say they prefer to sort through all available options manually to choose the ones they want. This practice is especially preferred by Gen X (40%) and baby boomer (42%) travelers.
- Twenty-nine percent would rather work with a travel agent and 21% prefer to select options based on a colleague's recommendations.
- Seventeen percent prefer an AI-curated list of options based on their preferences and needs. This practice is more popular with Gen Z and millennial travelers (both 19%) compared to Gen X (13%) and baby boomer (5%) travelers.

- Travel managers are interested in having AI-enabled components incorporated into their booking tools as well. Nearly half (48%) would like to see AI automate repetitive tasks, but feel it shouldn't be used for all tasks.

**As companies embrace AI, business travelers are looking for support to smooth the transition.**

- To feel comfortable using AI-enabled options for booking trips, travelers want assurances that their personal data will be protected (45%) and that the tools do not create potential bias (36%).
- Nearly two in five (39%) want company-provided training on how to use it, while 29% want to be sure they won't face repercussions if the AI-suggested bookings go against company policies.

**The need for AI training is evident in more than just travel booking—employees may need a reminder on responsible use when it comes to expenses.**

- There's a consensus among survey respondents that employees are likely using AI to attempt to falsify travel expenses or receipts. This belief is held by 67% of CFOs, 78% of travel managers, and 55% of business travelers.
- Some claim to know with certainty that this is happening, including 9% of CFOs, 10% of travel managers, and 10% of business travelers. Generationally, more Gen Z (11%) and millennial (12%) travelers know this is happening, compared to 8% of Gen X and 4% of baby boomer travelers.
- If AI were used to automate expense report approvals, more than half (55%) of CFOs would expect it to catch more errors and potential fraud than their teams currently do. However, 45% say they'd be concerned about more errors and undiscovered fraud slipping through undetected.
- CFOs' concerns are valid, because although more business travelers globally (56%) say that it would be easier to deceive the approval team at their company with unallowed or "grey area" expenses, 44% feel it would be easier to deceive an AI-enabled approval platform.

"Business travel is on the cusp of rapid transformation thanks to AI advancements," said Chris Juneau, SVP and Head of Product Marketing at SAP Concur. "We're laying the groundwork with AI-powered solutions, built with the highest security and ethical standards, to make sure these tools are available to customers as comfort levels increase and they can realize the productivity benefits."

For more findings from this year's Global Business Travel Survey, download the white paper [here](#).

*The SAP Concur Global Business Traveler Survey was conducted by [Wakefield Research](#) between April 30 and May 12, 2025, among 3,750 business travelers in 24 markets: U.S., Canada, UK, Germany, France, Benelux (Belgium, Netherlands, Luxembourg), Sweden, Denmark, Norway, Finland, Italy, Spain, ANZ (Australia, New Zealand), Middle East (UAE, Saudi Arabia), Japan, Korea, India, Mexico, Brazil, SEA (Singapore, Malaysia), South Africa, Portugal, Switzerland, and Austria.*

*The SAP Concur Global Travel Manager Survey was conducted by [Wakefield Research](#) between April 30 and May 12, 2025, among 700 travel managers, defined as those who direct or administer*

*travel programs for businesses, across seven markets: Germany, Italy, Canada, Japan, ANZ (Australia, New Zealand), UK, and U.S.*

*The SAP Concur Global CFO Survey was conducted by [Wakefield Research](#) between April 30 and May 12, 2025, among 600 CFOs across six markets: Germany, Canada, Japan, ANZ (Australia, New Zealand), UK, and U.S.*